



# A Welcome Relief for LI Medicare Patients

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Long Island seniors have said they only want what New York City seniors have, and yesterday it seemed some of them may finally get it.



HIP Health Plan of New York, one of the two Medicare HMO plans serving Long Island seniors, announced it would eliminate the monthly premium in Nassau County, thanks to increased federal reimbursement under the Medicare Modernization Act passed by Congress last year.

Premiums for Suffolk County HIP members will drop from \$139 to \$69 per month. On Friday, Empire Blue Cross Blue Shield announced that the premiums for the Medicare Plus Choice HMO senior plan would be reduced from \$140 to \$22 per month in Nassau and from \$140 to \$62 per month in Suffolk. The Centers for Medicare and Medicaid Services must approve all the rates, which would take effect March 1.

The announcements are the first successes in a year-long effort by Long Island seniors and politicians to bring local Medicare HMO premiums in line with those enjoyed by New York City seniors.

About a dozen seniors gathered at HIP Health Center in Hicksville yesterday afternoon where Sen. Charles Schumer (D-N.Y.) and Rep. Steve Israel (D-Huntington) announced the new rates. While they said they were pleased to see a reduction, some seniors said they wouldn't rest until they all see the same zero premium as New York City.

"We want the same as what the city has, and now we want the same as what Nassau has," said Joan Andersen, of Rocky Point, co-founder of Seniors Against Discrimination, which began lobbying for zero premiums about one year ago.

Andersen and Vincent Rutkowski took their grassroots campaign from local grocery stores and senior clubs all the way to Washington, where in May they presented politicians with 24,000 signatures protesting the reimbursement inequities.

Israel and Schumer proposed amendments that would alter federal reimbursement to more accurately reflect local costs. In New York City, which supposedly has higher health care costs than Long Island, federal reimbursements are higher. As a result, insurers can afford to offer plans with no premiums.

"In Suffolk County we lose money every single year," said Daniel McGowan, president and chief operating officer of HIP Health Plan of New York. In 2002, HIP lost about \$11 million and last year the figure was close to \$3 million, McGowan said. Other Medicare providers simply deserted Long Island. The market shrank from 22 providers to the current two.

Schumer and Israel hope the new legislation will ultimately entice some of those lost providers to return, offering seniors more choices, particularly after 2006, when the county-by-county reimbursement formulas will be a thing of the past.

"In 2006, no senior ... will have to pay a higher premium because you live in Suffolk County rather than any part of the state," Israel said.

But Andersen said some of her seniors, well into their mid-80s, don't have two years to wait. They already make choices between taking the prescription medications they need and paying insurance premiums because they can't afford both, Andersen said.

"We're happy with the results, but not with the whole picture," said Mary Ann Kern, 67, of Manorville, who has spent her post-retirement days scanning the details of HIP and Empire Blue Cross Blue Shield to determine the best plan. She has already shifted from HIP to Blue Cross and back to HIP in June when the rate was still at \$119 per month.

Suffolk seniors said they were gearing up to push for premiums on par with everyone else, well before the legislation forces it in 2006. "We're getting radical," Andersen said. "I have seniors here who want to shut down the Long Island Expressway."

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